

**United States Patent And Trademark Office**

Applicant(s) : Douglas Monticciolo  
Application No. : 09/805,522  
Filed : March 31, 2001  
Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN  
TC/AU : 3624  
Examiner : Subramanian, Narayanswamy  
Docket No. : 198191/0004

October 3, 2008

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

**RESPONSE TO OFFICE ACTION**

Sir:

Applicant respectfully requests entry of this Response and favorable reconsideration of the application. This Response is being filed in response to the Office Action mailed April 3, 2008. This Response is being filed with a petition and fee for a three-month extension of time, extending the time to respond to October 3, 2008, making this Response timely filed.

**Listing of Claims** begins on page 2 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.